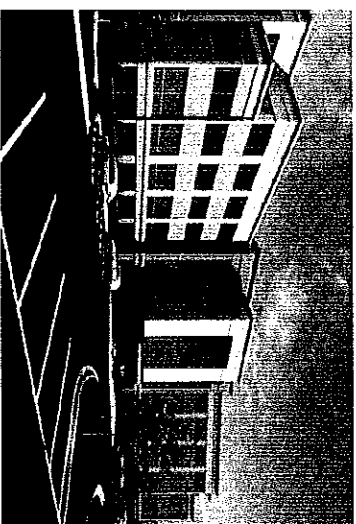


**HealthEquity:**  
***We Help People Build  
Healthcare Savings***

# HealthEquity - Who We Are

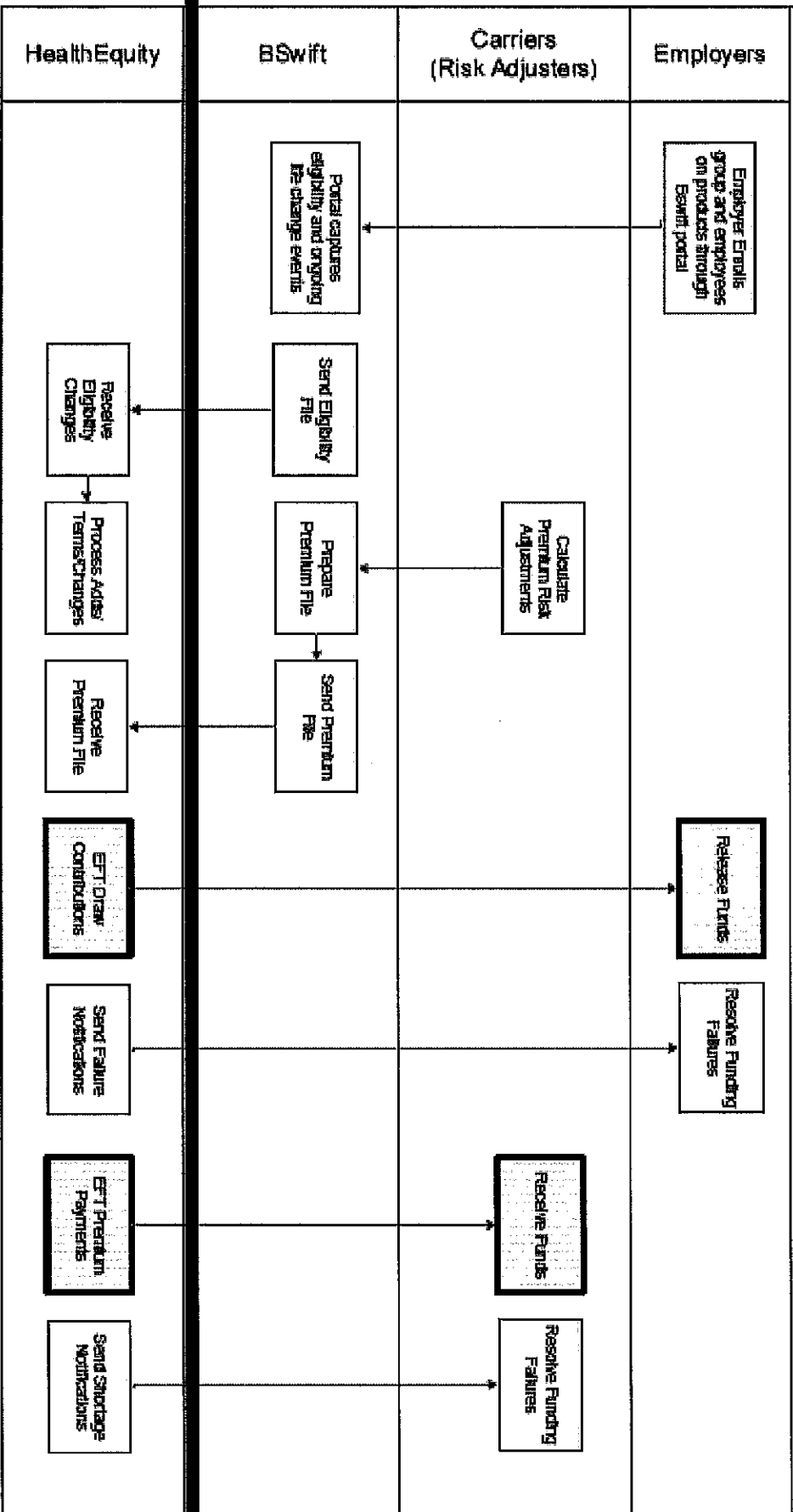
- Personal healthcare financial services company
- Founded in 2002, based in Draper, Utah
- Primary services:
  - Healthcare Account Management (HSAs/HRAs/FSAs/PRAs/VEBAs)
- More than 100,000 healthcare accounts (servicing ~ 250,000 people)
- Clients include Fortune 500 companies and other employers of all sizes including over 30 health plan partners nationwide
- Licensed US Treasury Trustee ~ \$150M in trust assets
- Licensed Utah Third-Party Administrator



# Our Role with Utah Health Exchange

## Defined Contribution Portal Data Flows

Process Owner: HealthEquity



# Our Commitment - Service Excellence

## HealthEquity Service Level Historical Performance

Metric	Service Level	Q2 09	Q1 09	Q4 08	Q3 08	Q2 08	Q1 08	Q4 07	Q3 07	Q2 07	Q1 07
Enrollment											
Electronic Enrollment Cycle Time	98% < 2 business days	100.00%	100.00%	99%	99%	99%	99%	99%	98%	99%	99%
Paper Enrollment Cycle Time	98% < 3 business days	100.00%	100.00%	100%	100%	100%	100%	99%	97%	98%	97%
Account Transactions											
Electronic Claim Processing	98% < 2 business days	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	100%
Paper Claim Processing	98% < 5 business days	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	100%
Electronic Contributions/ Deductions	98% < 2 business days	100.00%	100.00%	100%	100%	100%	100%	100%	100%		
Paper Contributions/ Deductions	95% < 2 days	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	99%
Reimbursement Cycle Time	98% < 5 business days	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	100%
Debit Card Transaction Cycle Time	98% < 1 business day	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	100%
Card Re-issuance Requests	98% < 2 business days	100.00%	100.00%	100%	100%	100%	100%	100%	100%	100%	100%
Website Availability											
Website Availability	> 99.5% website availability	99.90%	99.90%	99.90%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	99.9%
Service Center Performance											
Average Speed of Answer	30 seconds or less	23.74	21.97	19	22	24	22	20	25*	22*	29*
Abandonment Rate	< 5%	1.34%	2.10%	1.88%	2.40%	2.20%	2.20%	2.33%	2.40%	2.50%	3.40%

\* Estimate based on data available at the time.



# Our Approach - Educational Outreach

The screenshot shows the HealthEquity website. At the top is the HealthEquity logo. Below it is a navigation bar with links: Health Accounts, Health Plans, Health Savings Accounts, and a dropdown menu for Consumers. On the right side of the navigation bar are links for HOME, ABOUT US, RESOURCE CENTER, and BROKER REGISTRATION. Below the navigation bar is a search bar with the text "Search" and a magnifying glass icon. The main content area is titled "Resource Center" and features a section for "FAQs About HSAs". The text in this section explains that a Health Savings Account (HSA) is a tax-advantaged way to pay for qualified medical expenses, as well as a way to save for future medical and retirement health care expenses that won't be subject to federal tax. It also mentions that after the age of 65, money can be withdrawn from the account for any purpose with no tax penalty, but if not used for health care, you will pay your regular tax rate. Below this text is a link to "Learn About HSAs" and a link to "FAQs About HSAs".

**Personal Healthcare  
Financial Service  
Desktop Tutorials**  
(Click Graphic to View)

**Health Account  
Resource Center**  
(Click Graphic to View)

**Member Portal Tutorials  
My Money Overview**



# Our People: 24 / 7 / 365 Member Services Team



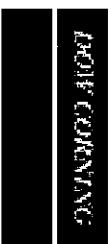
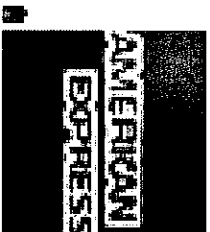
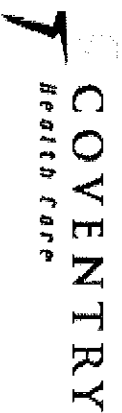
- HealthEquity specialists are professionals with extensive experience in HSAs, HRAs, FSAs, PRAs and other healthcare financial services.
- Backgrounds and skills include
  - healthcare; nursing, CNA'S, insurance claims and billing experts
  - financial experience; banking and investments
- Our specialists are people who are committed to making a difference in consumer healthcare spending.



# Our Partners



Regence BlueCross BlueShield of Utah is an independent licensee of the Blue Cross and Blue Shield Association



**BlueCross BlueShield of Louisiana**  
An Equal Opportunity Employer  
Your Health. Our Commitment

